

Health Care - Immediate Improvements

Written by Anthony DeAngelo

Tuesday, 03 November 2009 09:45 - Last Updated Saturday, 07 November 2009 22:56

How Health Care Reform Will Work for You Immediately

While many of the reforms included in the health insurance reform bill are scheduled to begin in 2013 to allow for proper time to prepare, there are many provisions in the Affordable Health Care for America Act that are designed to take effect immediately, directly helping those who need it most while the health insurance exchange and public option are put in place.

These provisions will focus on reducing costs, expanding coverage, and will promote wellness and preventive care.

Reducing Costs

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Immediate decrease of the Medicare Part D "Donut Hole" by \$500, with complete elimination by 2019.

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Immediate 50% discount on brand-name drugs for seniors in the donut hole.

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Immediate discouragement of excessive price increases by insurance companies through increased transparency of insurance rate increases.

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Immediate prohibitions on Medicare Advantage plan providers from charging enrollees higher

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cost-sharing for services in their private plan than what is charged in traditional Medicare.

Expanding Coverage

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Immediate prohibition on insurers putting a lifetime cap on coverage.

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Immediate creation of a national High-Risk Pool Program for those who have been uninsured for several months or have been denied coverage due to a pre-existing condition. The program would expire once a functional health insurance exchange begins.

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Shortens the time period for insurers to deny insurance based on pre-existing conditions: Before total denial of insurance based on pre-existing conditions becomes prohibited in 2013, the bill shortens the time that plans can look back for pre-existing conditions from 6 months to 30 days.

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Immediate extension of COBRA health care eligibility for those who have recently lost their job until an exchange is established.

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Immediate creation of a temporary reinsurance program to assist early retirees offset costs of

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expensive health claims.

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Immediate increase in funding of Community Health Centers to allow the doubling of the number of patients seen by centers over the next five years.

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Immediate extension of coverage for young people up to their 27th birthday through their parents insurance if their parents allow it.

Promoting Prevention and Wellness

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Immediate elimination of co-payments for preventative services for Medicare recipients to ensure more individuals have access to preventative care.

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Immediate investment in health care workforce expansion; creating new scholarship opportunities for doctors and nurses to grow the number of primary health care providers.

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Immediate implementation of Employer Wellness Program grants which encourage healthy living through education.